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Federal Deposit Insurance Corporation
Federal Reserve Board of Governors
Office of the Comptroller of the Currency

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Federal Financial Institutions Regulatory Agencies Announce Availability of 2015 Small Business, Small Farm, and Community Development Lending Data

The three federal banking agency members of the Federal Financial Institutions Examination Council (FFIEC) with Community Reinvestment Act (CRA) responsibilities — the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, and the Office of the Comptroller of the Currency — announced today the availability of data on small business, small farm, and community development lending reported by certain commercial banks and savings associations, pursuant to the CRA.

An FFIEC disclosure statement on the reported 2015 CRA data, in electronic form, is available for each reporting commercial bank and savings association. The FFIEC also has prepared aggregate disclosure statements of small business and small farm lending for all of the metropolitan statistical areas and nonmetropolitan counties in the United States and its territories. These statements are available for public inspection on the FFIEC web site (www.ffiec.gov/cra).

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Attachments: [Fact Sheet on 2015 Data](#) – [With Tables](#)

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The FFIEC was established in March 1979 to prescribe uniform principles, standards, and report forms and to promote uniformity in the supervision of financial institutions. The Council has six voting members: the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, the Office of the Comptroller of the Currency, the National Credit Union Administration, the Consumer Financial Protection Bureau, and the State Liaison Committee. The Council's activities are supported by interagency task forces and by an advisory State Liaison Committee, comprised of five representatives of state agencies that supervise financial institutions.

FDIC: PR-68-2016

Reports - Findings from Analysis of Nationwide Summary Statistics for 2015 Community Reinvestment Act Data Fact Sheet (August 2016)

This analysis is based on data compiled by the three federal banking agency members of the Federal Financial Institutions Examination Council (FFIEC) with Community Reinvestment Act (CRA) responsibilities — the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, and the Office of the Comptroller of the Currency. This analysis was conducted using data compiled from institutions reporting under the CRA regulations.

Background

The CRA is intended to encourage federally insured commercial banks and savings associations (savings and loan associations and savings banks) to help meet the credit needs of the local communities in which they are chartered. The regulations that implement the CRA require commercial banks and savings associations with total assets of approximately \$1 billion or more to collect and report data regarding their small business and small farm lending and community development lending. The mandatory reporting threshold adjusts annually based on changes to the Consumer Price Index and for 2015 the threshold was \$1.221 billion.

The small business and small farm lending data reported under the CRA regulations provide useful information about such lending, but they are less comprehensive than the data reported on home mortgage lending under the Home Mortgage Disclosure Act. For example, the CRA data:

- include information on loans originated or purchased, but not on applications denied;
- indicate whether a loan is extended to a borrower with annual revenues of \$1 million or less, but the data do not include demographic information about the applicant; and
- are aggregated into three categories based on loan size and reported at the census tract level, rather than loan-by-loan.

Interpreting the CRA data can be challenging. For example, lending institutions are asked to report the geographic location of the loan. If the proceeds of a small business loan are used in more than one location, the institution can record the loan location as either the address of the borrower's business headquarters or the location where the greatest portion of the proceeds are applied, as indicated by the borrower. However, these locations may have different socioeconomic characteristics.

Further, although the CRA data provide information on extensions of credit in a geographic area, they do not indicate the amount or nature of the overall demand for credit in that area.

Consequently, caution should be used in drawing conclusions from analyses using only CRA data, as differences in loan volume across areas may reflect differences in local demand for credit. Indeed, CRA performance assessments by the supervisory agencies focus on evaluating the volume and distribution of lending in the context of local credit needs. Finally, the CRA small business and small farm lending data reported each year cover only a portion of the credit extended to small businesses and small farms. Banks and savings associations that do not report CRA data and nonbank institutions not covered by the CRA, such as commercial finance companies, also extend such loans.

General Description of the 2015 CRA Small Business and Small Farm Loan Data

For 2015, a total of 751 lenders reported data about originations and purchases of small loans (loans with original amounts of \$1 million or less) to businesses and farms, representing a 2 percent decrease from the 767 lenders reporting data for 2014 (see [Table 1](#)).¹ Of the 751 institutions reporting 2015 data, 246 had assets below the mandatory reporting threshold and reported either voluntarily or because they elected to be evaluated as a “large” institution during CRA examinations.² Overall, the smaller number of total reporters in 2015 compared with 2014 reflects fewer voluntary reporters, as the number of institutions with assets above the reporting threshold increased by 2 (0.4 percent) between 2014 and 2015.

Small business and small farm lending reported in the CRA data covers a significant share of small business and small farm lending by all commercial banks and savings associations. Analysis of data from Bank Call and Thrift Financial Reports indicates that CRA reporters account for about 70 percent of small business loans outstanding (by dollars) and about 28 percent of small farm loans outstanding (by dollars) at bank and thrift institutions (see [Table 1](#)). Larger institutions account for most of the reported lending. During 2015, banks and thrifts with assets of \$1.221 billion or more (as of December 31, 2014) accounted for over 95 percent (by dollars) of reported small business loan originations (see [Table 3](#)). The very largest institutions – 105 reporters with assets of \$10 billion or more – accounted for about 69 percent of CRA-reported small business loans originated in 2015 (in dollars, not shown in tables).

In the aggregate, about 6.1 million small business loans (originations and purchases) totaling \$228 billion were reported in 2015 (see [Table 1](#)). The total number of loans and the number of loans originated increased by about 8.5 percent and 7.7 percent relative to 2014. Reporting institutions offered a variety of explanations for the increase in reported loans, emphasizing mergers and acquisitions. The dollar amount of originations increased by about 5.6 percent. Regarding small farm loans, the number and dollar amount increased by about 2 percent and 5 percent, respectively, in 2015 from 2014.

The CRA data provide information about the size of small business and small farm loans. For small business loans, the maximum loan size reported is \$1 million; for small farm loans, the maximum is \$500,000. Measured by number of loan originations, 93 percent of the small business loans and about 77 percent of the small farm loans originated in 2015 were for amounts under \$100,000 (see [Table 2](#)). Measured in dollar amount of loans, the distribution differs; about 35 percent of the small business loans and about 27 percent of the small farm loans were extended through loans of less than \$100,000 (see [Table 2](#)).

Loans to Smaller Businesses and Farms

The CRA data include information about loans to businesses or farms with revenues of \$1 million or less. Overall, over 52 percent of the number of reported small business loan originations (about 37 percent measured in dollar amount of loans) and 61 percent of the number of reported small farm loan originations (about 68 percent measured in dollar amount of loans) were extended to firms with revenues of \$1 million or less (see [Table 2](#)).

Geographic Distribution of Small Business and Small Farm Lending

The availability of information about the geographic location of businesses and farms receiving credit provides an opportunity to examine the distribution of small business and small farm lending across areas grouped by socio-demographic and economic characteristics. Information on the distribution of businesses and population provides some context within which to view these distributions.

CRA performance assessments include an analysis of the distribution of small business and small farm loans (of all types) across census tracts grouped into four income categories: low-, moderate-, middle-, and upper-income.³ Overall, the distribution of the number (see [Table 4.1](#)) and the dollar amounts (see [Table 4.2](#)) of small business loans across these categories largely parallels the distribution of population and businesses across these four income groups, although lending activity in upper-income areas exceeds the share of businesses and population in such areas.⁴ For example, low-income census tracts include about 6 percent of the population and businesses, and accounted for nearly 5 percent of the number and about 6 percent of the total dollar amount of small business loans in 2015.⁵ Upper-income census tracts include about 28 percent of the population and about 31 percent of the businesses, and had about 38 percent of the number and 36 percent of the total dollar amount of small business loans in 2015. Each income category's share of the number and dollar amount of loans remained about the same in 2015 as in 2014 (see [Table 1](#)).

Analysis of the CRA data shows that small business loans are heavily concentrated in cities and their suburban outliers, as are the bulk of the U.S. population and the number of businesses (see [Tables 4.1 and 4.2](#)). The majority of small farm loans were extended to farms located in rural areas (see [Tables 4.3 and 4.4](#)).

Community Development Lending

Institutions reporting CRA data disclose the number and dollar amount of their community development loans. Among the 751 institutions reporting for 2015, 629 institutions reported community development lending activity (see [Table 5](#)). As in previous years, in 2015 lenders with assets that met or exceeded the mandatory reporting threshold (\$1.221 billion in 2015) extended the vast majority of reported community development loans. Overall, all lenders reported over \$87 billion in community development loans in 2015, a 16 percent increase over 2014 and continuing a steady rate of growth since 2011.

Tables are in Portable Document Format (PDF).

¹ For the purposes of this table, reporters with assets of less than \$250 million are categorized as "small"; reporters with assets at or above the CRA reporting asset threshold for the given year (see <http://www.ffiec.gov/cra/reporter.htm>) are categorized as "large"; and the remainder of reporting institutions are categorized as "medium." As a consequence of amendments to the CRA regulations, beginning in September 2005, banking institutions with assets below the mandatory reporting threshold (and, beginning in October 2004, savings associations with assets below that threshold) are not required to collect or report data on their small business or small farm lending. However, institutions with assets below the mandatory reporting threshold may voluntarily collect and report such information. In addition, depository institutions must report the information if they elect to be evaluated as "large" institutions during CRA examinations.

² Tables 3 and 5 indicate that 221 reporting institutions had assets as of December 31, 2014, below \$1.221 billion. Another 25 reporters did not meet the mandatory reporting threshold because their assets as of December 31, 2013, were not high enough. The asset size threshold that triggers data collection and reporting is \$1.221 billion as of December 31 of each of the two prior calendar years.

³ For the purposes of the regulations, a low-income census tract has a median family income that is less than 50 percent of the median family income for the broader area (the metropolitan area containing the tract or the entire non-metropolitan area of the state); a moderate-income census tract, 50 percent to less than 80 percent; a middle-income census tract, 80 percent to less than 120 percent; and an upper-income census tract, 120 percent or more. Data regarding census tract income categories are derived from the 2010 American Community Survey. For more information, refer to <http://www.census.gov/acs/www>.

⁴ Beginning in 1998, institutions filing CRA data were allowed to report that the census tract location of a firm or farm receiving a loan was unknown. For 2014, about 2 percent of the reported small business loans by number and 1 percent by dollar amount included such a designation.

⁵ Data on the share of population across census tract income categories are derived from the 2010 Census of Population and Housing. Data on the share of businesses across census tract income categories are derived from information from Dun and Bradstreet files of businesses. Calculations exclude agricultural-related firms.

Table 1. Small loans to businesses and farms, 2007-2015

Item	Year								
	2007	2008	2009	2010	2011	2012	2013	2014	2015
Total business loans (Originations plus Purchases)									
Number.....	13,492,771	10,750,031	6,203,520	4,265,409	5,167,586	5,876,205	4,994,368	5,598,783	6,073,233
Memo: Originations...	13,474,210	10,419,055	4,629,872	4,215,201	4,975,397	5,073,468	4,868,494	5,435,934	5,854,272
Dollar (thousands).....	329,221,721	295,561,457	206,209,547	179,638,754	197,472,990	206,113,885	208,405,899	214,309,104	227,824,121
Memo: Originations...	327,781,999	286,497,559	191,615,735	174,817,839	192,451,093	198,636,959	204,129,141	208,009,395	219,703,482
Percent to small firms¹									
by number.....	38.4	31.9	25.9	35.1	43.3	38.2	47.4	45.6	50.5
by dollars.....	41.8	37.4	35.4	36.7	37.3	36.0	35.8	34.6	35.6
Total farm loans (Originations plus Purchases)									
Number.....	218,869	211,113	150,035	147,056	137,018	177,374	171,192	173,058	176,340
Memo: Originations....	218,281	210,166	149,294	145,847	135,469	175,836	170,389	172,217	172,544
Dollar (thousands).....	13,092,698	14,185,407	11,738,340	11,796,152	11,783,875	12,593,353	12,363,045	12,953,468	13,584,579
Memo: Originations...	13,041,849	14,095,724	11,690,567	11,658,167	11,665,336	12,461,162	12,268,950	12,855,100	13,505,842
Percent to small firms¹									
by number.....	80.7	75.8	77.0	77.1	75.7	58.2	59.0	59.5	59.7
by dollars.....	75.7	73.1	73.1	73.2	71.4	67.4	66.0	66.1	67.4
Activity of CRA reporters as a percentage of²									
All small loans to businesses by depositories									
by number of loans ...	77.6	86.3	84.5	82.3	84.9	86.7	87.6	88.4	88.5
by amount of loans....	66.3	69.3	70.6	62.0	67.8	68.2	68.8	69.3	70.5
All small loans to farms by depositories									
by number of loans ...	22.5	27.9	33.3	20.1	23.6	37.5	36.6	37.2	37.4
by amount of loans....	26.5	29.7	32.9	22.3	24.6	26.9	26.8	26.5	28.3

Table 1. Continued

Item	Year								
	2007	2008	2009	2010	2011	2012	2013	2014	2015
Distribution of business loans by asset size of lender ³									
by number of loans (percent)									
small.....	0.2	0.1	0.0	0.1	0.0	0.0	0.0	0.0	0.0
medium.....	1.0	1.2	1.7	1.9	1.5	1.3	1.5	1.1	1.0
large	98.8	98.7	98.3	98.0	98.5	98.7	98.5	98.8	99.0
Total	100	100	100	100	100	100	100	100	100
by amount of loans (percent)									
small.....	0.1	0.0	0.0	0.3	0.0	0.0	0.1	0.1	0.1
medium.....	5.5	6.0	6.9	6.2	5.5	5.8	5.6	4.7	4.1
large	94.1	93.8	93.0	93.4	94.4	94.2	94.3	95.2	95.9
Total	100	100	100	100	100	100	100	100	100
Distribution of farm loans by asset size of Lender ³									
by number of loans (percent)									
small.....	0.5	0.4	0.7	1.0	0.9	0.4	0.6	0.5	0.5
medium.....	14.6	14.8	17.1	15.3	16.0	11.9	10.6	7.3	6.4
large	84.9	84.8	82.2	83.7	83.1	87.8	88.8	92.2	93.1
Total	100	100	100	100	100	100	100	100	100
by amount of loans (percent)									
small.....	0.5	0.3	0.4	0.8	0.8	0.3	0.5	0.5	0.5
medium.....	17.6	18.3	17.7	16.2	16.2	16.2	14.1	9.4	8.4
large	81.9	81.4	81.9	82.9	83.0	83.5	85.4	90.1	91.1
Total	100	100	100	100	100	100	100	100	100
Distribution of business loans by income of census tract ⁴									
by number of loans									
low.....	3.0	3.0	3.1	3.1	3.2	4.7	4.9	4.8	4.9
moderate.....	15.4	15.1	15.6	14.8	15.0	16.6	16.7	17.0	17.2
middle.....	45.3	45.0	46.7	44.1	44.1	41.3	40.0	39.8	39.7
upper.....	36.1	36.7	34.4	37.8	37.4	37.1	38.1	38.1	37.9
income not reported.....	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.3	0.3
Total	100	100	100	100	100	100	100	100	100
by amount of loans									
low.....	3.9	4.0	4.2	4.3	4.2	6.2	6.2	6.0	5.9
moderate	16.9	16.7	17.2	17.2	17.2	18.5	18.7	18.7	18.6
middle.....	43.7	44.1	44.6	44.3	43.9	39.7	39.4	39.3	39.1
upper.....	35.1	34.9	33.7	33.8	34.2	35.0	35.1	35.4	35.9
income not reported.....	0.3	0.4	0.4	0.4	0.4	0.6	0.6	0.6	0.6
Total	100	100	100	100	100	100	100	100	100
Memo:									
Number of reporters									
commercial banks.....	771	746	712	662	654	640	617	603	597
savings institutions	227	219	229	218	205	190	174	164	154
Total	998	965	941	880	859	830	791	767	751

Endnotes

1. Business and farms with revenues of \$1 million or less.
2. Percentages reflect the ratio of loans outstanding for CRA reporters relative to loans outstanding for all depository lenders based on information reported in the June Call and Thrift Financial Reports.
3. For the purposes of this table, reporters with assets of less than \$250 million are categorized as “small”; reporters with assets at or above the CRA reporting asset threshold for the given year (see <http://www.ffiec.gov/cra/reporter.htm>) are categorized as “large”; and the remainder of reporting institutions are categorized as “medium”.
4. Low Income: Census tract median family income (MFI) is less than 50% of the MSA MFI or nonmetropolitan portion of state MFI; Moderate-Income: Census tract MFI is at least 50% and less than 80%; Middle Income: Census tract MFI is at least 80% and less than 120%; Upper Income: Census tract MFI is 120% or more. Excludes loans where the census tract was not reported.

Source: FFIEC

Table 2. Originations and purchases of small loans to businesses and farms, by size of loan, 2015

Type of borrower and loan	Size of loan (dollars)						All loans		MEMO Loans to firms with revenues of \$1 million or less	
	100,000 or less		100,001 to 250,000		More than 250,000		Total	Percent	Total	Percent
	Total	Percent	Total	Percent	Total	Percent				
Number of Loans										
Business										
Originations	5,465,172	93.4	189,393	3.2	199,707	3.4	5,854,272	100	3,063,951	52.3
Purchases	209,731	95.8	5,050	2.3	4,180	1.9	218,961	100	2,346	1.1
Total	5,674,903	93.4	194,443	3.2	203,887	3.4	6,073,233	100	3,066,297	50.5
Farm										
Originations	132,704	76.9	25,012	14.5	14,828	8.6	172,544	100	105,162	60.9
Purchases	3,689	97.2	60	1.6	47	1.2	3,796	100	109	2.9
Total	136,393	77.3	25,072	14.2	14,875	8.4	176,340	100	105,271	59.7
All										
Originations	5,597,876	92.9	214,405	3.6	214,535	3.6	6,026,816	100	3,169,113	52.6
Purchases	213,420	95.8	5,110	2.3	4,227	1.9	222,757	100	2,455	1.1
Total	5,811,296	93.0	219,515	3.5	218,762	3.5	6,249,573	100	3,171,568	50.7
Amount of loans (thousands of dollars)										
Business										
Originations	77,918,057	35.5	33,149,498	15.1	108,635,927	49.4	219,703,482	100	80,607,743	36.7
Purchases	5,123,609	63.1	792,615	9.8	2,204,415	27.1	8,120,639	100	440,023	5.4
Total	83,041,666	36.4	33,942,113	14.9	110,840,342	48.7	227,824,121	100	81,047,766	35.6
Farm										
Originations	3,648,583	27.0	4,337,019	32.1	5,520,240	40.9	13,505,842	100	9,139,985	67.7
Purchases	50,232	63.8	10,102	12.8	18,403	23.4	78,737	100	14,044	17.8
Total	3,698,815	27.2	4,347,121	32.0	5,538,643	40.8	13,584,579	100	9,154,029	67.4
All										
Originations	81,566,640	35.0	37,486,517	16.1	114,156,167	49.0	233,209,324	100	89,747,728	38.5
Purchases	5,173,841	63.1	802,717	9.8	2,222,818	27.1	8,199,376	100	454,067	5.5
Total	86,740,481	35.9	38,289,234	15.9	116,378,985	48.2	241,408,700	100	90,201,795	37.4

Table 3. Originations and purchases of small loans to businesses and farms, grouped by type of borrower and loan and distributed by size of lending institution, 2015

Type of borrower and loan	Institutions, by asset size (millions of dollars)								All institutions	
	Less than 100		100 to 249		250 to 1,220		1,221 or more			
	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Number of Loans										
Business										
Originations	0	0.0	1,228	0.0	57,276	1.0	5,795,768	99.0	5,854,272	100
Purchases	0	0.0	13	0.0	521	0.2	218,427	99.8	218,961	100
Total	0	0.0	1,241	0.0	57,797	1.0	6,014,195	99.0	6,073,233	100
Farm										
Originations	0	0.0	916	0.5	11,186	6.5	160,442	93.0	172,544	100
Purchases	0	0.0	0	0.0	48	1.3	3,748	98.7	3,796	100
Total	0	0.0	916	0.5	11,234	6.4	164,190	93.1	176,340	100
All										
Originations	0	0.0	2,144	0.0	68,462	1.1	5,956,210	98.8	6,026,816	100
Purchases	0	0.0	13	0.0	569	0.3	222,175	99.7	222,757	100
Total	0	0.0	2,157	0.0	69,031	1.1	6,178,385	98.9	6,249,573	100
Amount of loans (thousands of dollars)										
Business										
Originations	0	0.0	146,500	0.1	9,144,491	4.2	210,412,491	95.8	219,703,482	100
Purchases	0	0.0	5,211	0.1	126,481	1.6	7,988,947	98.4	8,120,639	100
Total	0	0.0	151,711	0.1	9,270,972	4.1	218,401,438	95.9	227,824,121	100
Farm										
Originations	0	0.0	64,934	0.5	1,127,515	8.3	12,313,393	91.2	13,505,842	100
Purchases	0	0.0	0	0.0	12,142	15.4	66,595	84.6	78,737	100
Total	0	0.0	64,934	0.5	1,139,657	8.4	12,379,988	91.1	13,584,579	100
All										
Originations	0	0.0	211,434	0.1	10,272,006	4.4	222,725,884	95.5	233,209,324	100
Purchases	0	0.0	5,211	0.1	138,623	1.7	8,055,542	98.2	8,199,376	100
Total	0	0.0	216,645	0.1	10,410,629	4.3	230,781,426	95.6	241,408,700	100
MEMO										
Number of institutions reporting	1		9		211		530		751	
Number of institutions extending loans	0		9		206		492		707	

Table 4.2. Amount of small loans to businesses, grouped by neighborhood characteristics and distributed by amount of lending, 2015

Characteristics of neighborhood	Amount of loans (thousands of dollars)									MEMO Amount of loans to firms with revenues of \$1 million or less	
	100,000 or less		100,001 to 250,000		More than 250,000 to 1 million		All				
	Percent	MEMO Percent of small business loans	Percent	MEMO Percent of small business loans	Percent	MEMO Percent of small business loans	Total	Percent	MEMO Percent of small business loans	Total	MEMO Percent of small business loans
Location											
Principal City	34.0	43.1	14.8	45.3	51.2	47.7	103,127,153	100	45.7	35,186,316	34.1
Suburban	37.9	46.6	14.4	42.6	47.7	43.2	100,080,113	100	44.3	35,553,302	35.5
Rural	37.0	10.3	18.0	12.0	45.0	9.2	22,552,682	100	10.0	9,429,617	41.8
Subtotal	36.0	100.0	14.9	100.0	49.0	100.0	225,759,948	100	100.0	80,169,235	35.5
Tract not known	83.9	2.1	10.6	0.3	5.6	0.1	2,064,173	100	0.9	878,531	42.6
Total	36.4	---	14.9	---	48.7	---	227,824,121	100	---	81,047,766	35.6
Area Income											
<i>Low (less than 50)</i>											
Principal City	29.0	3.9	15.4	5.1	55.6	5.6	11,059,039	100	4.9	3,231,537	29.2
Suburban	34.0	0.9	15.5	0.9	50.5	0.9	2,045,303	100	0.9	646,922	31.6
Rural	32.2	0.1	18.8	0.1	49.1	0.1	226,568	100	0.1	96,662	42.7
Total	29.8	4.9	15.5	6.1	54.7	6.6	13,330,910	100	5.9	3,975,121	29.8
<i>Moderate (50 to 79)</i>											
Principal City	31.3	9.3	15.2	10.9	53.5	11.7	24,131,193	100	10.7	7,581,861	31.4
Suburban	34.2	6.3	14.9	6.6	50.9	6.9	14,982,978	100	6.6	4,903,792	32.7
Rural	35.1	1.2	18.2	1.5	46.7	1.2	2,821,283	100	1.2	1,076,485	38.2
Total	32.6	16.8	15.3	19.1	52.1	19.7	41,935,454	100	18.6	13,562,138	32.3
<i>Middle (80 to 119)</i>											
Principal City	34.7	12.9	14.9	13.3	50.4	13.7	30,159,791	100	13.4	10,504,836	34.8
Suburban	37.0	19.8	14.8	19.1	48.3	19.0	43,581,112	100	19.3	15,285,878	35.1
Rural	37.7	6.7	18.1	7.8	44.1	5.8	14,504,327	100	6.4	6,072,408	41.9
Total	36.3	39.4	15.4	40.2	48.3	38.5	88,245,230	100	39.1	31,863,122	36.1
<i>Upper (120 or more)</i>											
Principal City	36.9	16.7	14.4	15.7	48.8	16.2	36,780,460	100	16.3	13,704,899	37.3
Suburban	40.7	19.6	13.7	15.9	45.7	16.2	39,162,578	100	17.3	14,665,760	37.4
Rural	36.3	2.2	17.3	2.6	46.4	2.1	4,997,387	100	2.2	2,183,189	43.7
Total	38.7	38.5	14.2	34.1	47.1	34.5	80,940,425	100	35.9	30,553,848	37.7
<i>Income not reported</i>											
Principal City	26.5	0.3	14.7	0.4	58.8	0.5	996,670	100	0.4	163,183	16.4
Suburban	20.6	0.1	15.0	0.1	64.4	0.2	308,142	100	0.1	50,950	16.5
Rural	30.8	0.0	9.5	0.0	59.7	0.0	3,117	100	0.0	873	28.0
Total	25.1	0.4	14.8	0.6	60.1	0.7	1,307,929	100	0.6	215,006	16.4
Subtotal	36.0	100.0	14.9	100.0	49.0	100.0	225,759,948	100	100.0	80,169,235	35.5
Tract not known	83.9	2.1	10.6	0.3	5.6	0.1	2,064,173	100	0.9	878,531	42.6
Total	36.4	---	14.9	---	48.7	---	227,824,121	100	---	81,047,766	35.6
Memo:											
Amount of loans											
Subtotal	81,310,154		33,724,196		110,725,598						
Tracts not known	1,731,512		217,917		114,744						
Total	83,041,666		33,942,113		110,840,342						

Table 4.4. Amount of small loans to farms, grouped by neighborhood characteristics and distributed by amount of lending, 2015

Characteristics of neighborhood	Amount of loans (thousands of dollars)								MEMO Amount of loans to farms with revenues of \$1 million or less		
	100,000 or less		100,001 to 250,000		More than 250,000 to 1 million		All				
	Percent	MEMO Percent of small business loans	Percent	MEMO Percent of small business loans	Percent	MEMO Percent of small business loans	Total	Percent	MEMO Percent of small business loans	Total	MEMO Percent of small business loans
Location											
Principal City	26.1	7.6	29.3	7.2	44.6	8.6	1,063,677	100	7.9	670,875	63.1
Suburban	26.9	29.5	31.2	28.8	41.8	30.3	4,005,143	100	29.6	2,608,340	65.1
Rural	27.2	62.9	32.8	64.0	40.0	61.1	8,456,781	100	62.5	5,844,599	69.1
Subtotal	27.0	100.0	32.1	100.0	40.9	100.0	13,525,601	100	100.0	9,123,814	67.5
Tract not known	77.2	1.2	14.4	0.2	8.4	0.1	58,978	100	0.4	30,215	51.2
Total	27.2	---	32.0	---	40.8	---	13,584,579	100	---	9,154,029	67.4
Area Income											
<i>Low (less than 50)</i>											
Principal City	23.4	0.2	23.5	0.2	53.1	0.3	30,616	100	0.2	16,270	53.1
Suburban	23.5	0.1	38.1	0.2	38.4	0.1	20,048	100	0.1	11,498	57.4
Rural	30.7	0.1	30.7	0.1	38.5	0.1	15,456	100	0.1	9,870	63.9
Total	25.1	0.5	29.6	0.5	45.3	0.5	66,120	100	0.5	37,638	56.9
<i>Moderate (50 to 79)</i>											
Principal City	29.8	0.6	23.7	0.4	46.5	0.7	77,912	100	0.6	41,245	52.9
Suburban	30.2	3.4	27.8	2.7	42.0	3.2	415,344	100	3.1	263,664	63.5
Rural	29.6	4.7	32.1	4.3	38.3	4.0	581,256	100	4.3	420,918	72.4
Total	29.9	8.8	29.8	7.4	40.3	7.8	1,074,512	100	7.9	725,827	67.5
<i>Middle (80 to 119)</i>											
Principal City	25.8	3.6	30.6	3.6	43.6	4.0	504,748	100	3.7	324,046	64.2
Suburban	26.3	21.5	32.3	22.2	41.4	22.4	2,986,897	100	22.1	1,977,867	66.2
Rural	26.9	49.4	32.9	50.8	40.2	48.8	6,703,892	100	49.6	4,619,223	68.9
Total	26.7	74.4	32.6	76.6	40.8	75.1	10,195,537	100	75.4	6,921,136	67.9
<i>Upper (120 or more)</i>											
Principal City	26.0	3.2	29.1	3.0	44.8	3.6	449,534	100	3.3	289,202	64.3
Suburban	28.1	4.5	28.0	3.8	43.9	4.6	582,722	100	4.3	355,306	61.0
Rural	27.3	8.6	33.1	8.8	39.6	8.3	1,156,177	100	8.5	794,588	68.7
Total	27.3	16.3	30.9	15.6	41.8	16.5	2,188,433	100	16.2	1,439,096	65.8
<i>Income not reported</i>											
Principal City	39.4	0.0	17.3	0.0	43.3	0.0	867	100	0.0	112	12.9
Suburban	100.0	0.0	0.0	0.0	0.0	0.0	132	100	0.0	5	3.8
Rural	0.0	0.0	0.0	0.0	0.0	0.0	0	100	0.0	0	0.0
Total	47.4	0.0	15.0	0.0	37.5	0.0	999	100	0.0	117	11.7
Subtotal	27.0	100.0	32.1	100.0	40.9	100.0	13,525,601	100	100.0	9,123,814	67.5
Tract not known	77.2	1.2	14.4	0.2	8.4	0.1	58,978	100	0.4	30,215	51.2
Total	27.2	---	32.0	---	40.8	---	13,584,579	100	---	9,154,029	67.4
Memo:											
Amount of loans											
Subtotal		3,653,269		4,338,625		5,533,707					
Tracts not known		45,546		8,496		4,936					
Total		3,698,815		4,347,121		5,538,643					

Table 5. Community development lending, 2015

Asset size of lender (millions of dollars)	Number of loans		Amount of loans (thousands of dollars)		MEMO: CRA reporters			
	Total	Percent	Total	Percent	Number	Percent	Community development loans	
							Number extending	Percent extending
Institution Assets								
Less than 100	0	0.0	0	0.0	1	0.1	0	0.0
100 to 249	7	0.0	10,698	0.0	9	1.2	2	0.3
250 to 1,220	1,801	7.0	1,768,551	2.0	211	28.1	157	25.0
1,221 or more	23,776	92.9	85,279,541	98.0	530	70.6	470	74.7
All	25,584	100.0	87,058,790	100.0	751	100.0	629	100.0
MEMO: Lending by all affiliates	119	0.5	208,423	0.2	---	---	14	2.2